

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DARRYL R. GALENTINE  
JENNIFER L. GALENTINE  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:19-70191 JAD

Chapter 13

Document No.:

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**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2023

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/30/2019 and confirmed on 5/24/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts	104,717.29
Less Refunds to Debtor	8,311.83
<b>TOTAL AMOUNT OF PLAN FUND</b>	<b>96,405.46</b>

Administrative Fees	
Filing Fee	0.00
Notice Fee	0.00
Attorney Fee	2,800.00
Trustee Fee	4,697.70
Court Ordered Automotive Insurance	0.00
<b>TOTAL ADMINISTRATIVE FEES</b>	<b>7,497.70</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK NA - INDENTURE TRUSTEE Acct: 7646	0.00	19,779.06	0.00	19,779.06
	US BANK NA - INDENTURE TRUSTEE Acct: 7646	2,096.38	2,096.38	0.00	2,096.38
	MARINER FINANCE CO Acct: 4178	2,500.00	2,500.00	0.00	2,500.00
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 6186	3,434.75	3,434.75	0.00	3,434.75
	PERITUS PORTFOLIO SERVICES* Acct: 3319	22,847.92	22,847.92	0.00	22,847.92
	MARINER FINANCE CO Acct: 4178	0.00	0.00	0.00	0.00
	TIMBERLAND FCU* Acct:	0.00	0.00	0.00	0.00
					<b>50,658.11</b>

Priority					
	EARLE D LEES ESQ Acct:	0.00	0.00	0.00	0.00
	DARRYL R. GALENTINE Acct:	0.00	0.00	0.00	0.00
	DARRYL R. GALENTINE Acct:	1,061.54	1,061.54	0.00	0.00
	DARRYL R. GALENTINE Acct:	7,250.29	7,250.29	0.00	0.00
	EARLE D LEES ESQ Acct:	2,800.00	2,800.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 1322	40.00	40.00	0.00	40.00
					<b>40.00</b>

Unsecured					
	ALLEGHENY HEALTH NETWORK Acct: 4477	0.00	0.00	0.00	0.00
	ALLIED INTERSTATE++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8297				
	PRA/PORTFOLIO RECOVERY ASSOC	1,518.43	1,518.43	0.00	1,518.43
	Acct: 5010				
	BENEFICIAL BANK	0.00	0.00	0.00	0.00
	Acct:				
	CBCS	0.00	0.00	0.00	0.00
	Acct: 8142				
	DISCOVER BANK(*)	6,421.92	6,421.92	0.00	6,421.92
	Acct: 0625				
	DUBOIS REGIONAL CARDIOLOGY	0.00	0.00	0.00	0.00
	Acct: 987				
	FIRST NATIONAL BANK OF OMAHA(*)	444.89	444.89	0.00	444.89
	Acct: 6194				
	FIRST NATIONAL BANK OF PA(*)	0.00	0.00	0.00	0.00
	Acct:				
	FIRST SOURCE ADVANTAGE LLC	0.00	0.00	0.00	0.00
	Acct: 9913				
	FNB CONSUMER DISCOUNT CO**	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING LLC	4,060.00	4,060.00	0.00	4,060.00
	Acct: 9439				
	MIDLAND FUNDING LLC	2,437.41	2,437.41	0.00	2,437.41
	Acct: 2808				
	PRA/PORTFOLIO RECOVERY ASSOC	9,023.40	9,023.40	0.00	9,023.40
	Acct: 3602				
	PARTNERS IN NEPHROLOGY	0.00	0.00	0.00	0.00
	Acct: 9830				
	PENN HIGHLANDS DUBOIS++	0.00	0.00	0.00	0.00
	Acct: THER				
	PRA/PORTFOLIO RECOVERY ASSOC	589.37	589.37	0.00	589.37
	Acct: 5034				
	PRA/PORTFOLIO RECOVERY ASSOC	1,560.95	1,560.95	0.00	1,560.95
	Acct: 9616				
	TIMBERLAND FCU*	3,978.57	3,978.57	0.00	3,978.57
	Acct: 2386				
	BANK OF AMERICA NA**	4,134.50	4,134.50	0.00	4,134.50
	Acct: 6380				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	713.84	713.84	0.00	713.84
	Acct: 8779				
	MARINER FINANCE CO	1,033.29	1,033.29	0.00	1,033.29
	Acct: 4178				
	VERIZON BY AMERICAN INFOSOURCE AS	803.96	803.96	0.00	803.96
	Acct: 0001				
	PRA/PORTFOLIO RECOVERY ASSOC	1,489.12	1,489.12	0.00	1,489.12
	Acct: 3921				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 3921				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct:				
	WELTMAN WEINBERG & REIS CO LPA	0.00	0.00	0.00	0.00
	Acct:				
					38,209.65

TOTAL PAID TO CREDITORS 88,907.76

TOTAL CLAIMED	
PRIORITY	40.00
SECURED	30,879.05
UNSECURED	38,209.65

Date: 05/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

IN RE:

DARRYL R. GALENTINE  
JENNIFER L. GALENTINE  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:19-70191 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Darryl R. Galentine  
Jennifer L. Galentine  
Debtors

Case No. 19-70191-JAD  
Chapter 13

District/off: 0315-7  
Date Rcvd: May 26, 2023

User: auto  
Form ID: pdf900

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Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Darryl R. Galentine, Jennifer L. Galentine, 519 S State St, Du Bois, PA 15801-1559
cr	+ Mariner Finance Company, 904 Beaver Drive, Dubois, PA 15801-2539
15024130	+ Allegheny Heath Netwoork, PO Box 645266, Pittsburgh, PA 15264-5250
15024131	+ Allied Interstate, PO Box 361445, Columbus, OH 43236-1445
15024137	CBCS, PO Box 2724, Columbus, OH 43216-2724
15024136	+ Capital One Bank, 120 Corporate Blvd, Norfolk, VA 23502-4952
15024139	Dubois Reg Cardiology Assoc, 145 Hospital Ave, STE 113, Du Bois, PA 15801-1463
15024144	+ FNB Consumer Disc Co, PO Box 830, Du Bois, PA 15801-0830
15024142	First National Bank of PA, PO Box 6122, Hermitage, PA 16148-0922
15024146	+ Midland Funding LLC, Meridan Center, 2 Industrial Way West, Eatontown, NJ 07724-2265
15024148	Partners in Nephro and Endo, 5171 Liberty ave, Pittsburgh, PA 15224-2254
15024149	+ Patrick Ford DJ, PO Box 452, Du Bois, PA 15801-0452
15024150	Penn Highlands Dubois, Po Box 447, Du Bois, PA 15801-0447
15024153	+ Regency Finance Center, c/o Mariner Finance Company, 904 Beaver drive, Du Bois, PA 15801-2539
15024162	+ Timberland FCU, 821 Beaver Drive, Du Bois, PA 15801-2511
15024161	+ Timberland Federal Credit Union, 821 Beaver Drive, DuBois, PA 15801-2511
15024163	Weltman, Weinberg & Reis, 437 Seventh Ave, STE 2500, Pittsburgh, PA 15219-1842

TOTAL: 17

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 27 2023 01:26:50	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: rmscedi@recoverycorp.com	May 27 2023 01:38:58	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15024130	^ MEBN	May 27 2023 00:39:30	Allegheny Heath Netwoork, PO Box 645266, Pittsburgh, PA 15264-5250
15024133	Email/Text: creditcardbkcorrespondence@bofa.com	May 27 2023 00:44:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
15035323	+ Email/Text: mortgagebkcorrespondence@bofa.com	May 27 2023 00:45:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15024134	Email/Text: BNCNOTICES@noexternalmail.hsbc.com	May 27 2023 00:44:00	Beneficial, PO Box 5233, Carol Stream, IL 60197-5233
15024135	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 27 2023 01:12:55	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15033858	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 27 2023 00:58:59	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083

District/off: 0315-7

User: auto

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15024138	Email/Text: mrdiscen@discover.com	May 27 2023 00:44:00	Discover Products Inc, 6500 New Albany Road, New Albany, OH 43054
15028485	Email/Text: mrdiscen@discover.com	May 27 2023 00:44:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15024140	Email/Text: collecadminbankruptcy@fnni.com	May 27 2023 00:45:00	First Bankcard, PO Box 3331, Omaha, NE 68103-0331
15047170	Email/Text: collecadminbankruptcy@fnni.com	May 27 2023 00:45:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
15024141	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	May 27 2023 00:44:00	First National Bank, One FNB Blvd, Hermitage, PA 16148-3363
15035720	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	May 27 2023 00:44:00	First National Bank of Pennsylvania, 4140 E. State St., Hermitage, PA 16148-3401
15024143	Email/Text: crdept@na.firstsource.com	May 27 2023 00:46:00	Firstsource Advantage LLC, PO Box 628, Buffalo, NY 14240-0628
15024145	Email/Text: bankruptcydpt@mcmcg.com	May 27 2023 00:45:00	Midland Credit Manag, PO Box 2000, Warren, MI 48090-2000
15048518	+ Email/Text: bankruptcydpt@mcmcg.com	May 27 2023 00:45:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15044935	Email/PDF: cbp@onemainfinancial.com	May 27 2023 00:59:15	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15024147	Email/PDF: cbp@onemainfinancial.com	May 27 2023 00:58:50	One Main, The Commons, 280 Commons Drive, Du Bois, PA 15801-3808
15318992	Email/Text: peritus@ebn.phinsolutions.com	May 27 2023 00:46:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15024152	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 27 2023 01:12:31	Portfolio Recovery Assoc LLC, 120 Corporate Blvd, Norfolk, VA 23502
15060838	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 27 2023 00:59:54	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15065339	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 27 2023 00:58:59	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15027756	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 27 2023 00:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15059135	+ Email/Text: bankruptcy@marinerfinance.com	May 27 2023 00:45:00	Regency Finance Company, 8211 Town Center Dr., Nottingham, MD 21236-5904
15024155	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 27 2023 00:46:00	Select Profile Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
15024644	+ Email/PDF: gecsed@recoverycorp.com	May 27 2023 00:59:16	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15024156	Email/PDF: gecsed@recoverycorp.com	May 27 2023 01:27:02	Synchrony Bank/Care Credit, PO Box 960051, Orlando, FL 32896-0051
15024157	Email/PDF: gecsed@recoverycorp.com	May 27 2023 00:59:50	Synchrony Bank/JCP, PO Box 960090, Orlando, FL 32896-0090
15024158	+ Email/PDF: gecsed@recoverycorp.com	May 27 2023 01:11:29	Synchrony Bank/Lowes, PO Box 965005, Orlando, FL 32896-5005
15024160	Email/PDF: gecsed@recoverycorp.com	May 27 2023 01:13:40	Synchrony Bank/Walmart, PO Box 965024, El Paso, TX 79998
15067126	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 27 2023 00:46:00	U.S. Bank National Association, et. al., c/o Select Portfolio Servicing Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

District/off: 0315-7

User: auto

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Date Rcvd: May 26, 2023

Form ID: pdf900

Total Noticed: 49

15059921

Email/PDF: ebn\_ais@aisinfo.com

May 27 2023 01:12:12 Verizon, by American InfoSource as agent, PO  
Box 4457, Houston, TX 77210-4457

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, as indenture trust
cr		U.S. Bank National Association, not in its individ
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court; PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15024132	*+	Allied Interstate, PO Box 361445, Columbus, OH 43236-1445
15024151	*	Penn Highlands Dubois, Po Box 447, Du Bois, PA 15801-0447
15024154	*+	Regency Finance Center, c/o Mariner Finance Company, 904 Beaver drive, Du Bois, PA 15801-2539
15024159	*+	Synchrony Bank/Lowes, PO Box 965005, Orlando, FL 32896-5005
15476516	*	U.S. Bank National Association, et al., C/O SELECT PORTFOLIO SERVICING, P.O. Box 65250, Salt Lake City, UT 84165-0250
15024164	*	Weltman, Weinberg & Reis, 437 Seventh Ave, STE 2500, Pittsburgh, PA 15219-1842

TOTAL: 2 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2018-R2, Mortgage-Backed Notes, Series 2018-R2 bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2021-R4, Mortgage-Backed Notes, Series 2021-R4 bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Trustee Ronda J. Winnecour bnicholas@kmllawgroup.com
Earle D. Lees, Jr.	on behalf of Joint Debtor Jennifer L. Galentine bankruptcybutler@windstream.net earlelees69@gmail.com
Earle D. Lees, Jr.	on behalf of Debtor Darryl R. Galentine bankruptcybutler@windstream.net earlelees69@gmail.com
Maria Miksich	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2018-R2, Mortgage-Backed Notes, Series 2018-R2 mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-7

User: auto

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Date Rcvd: May 26, 2023

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Total Noticed: 49

Ronda J. Winnecour

cmeccf@chapter13trusteewdpa.com

TOTAL: 8